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DOCKET NO.: 4012-006-30

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

RE APPLICATION OF: Yuri GALPERIN, et al.

ART UNIT: 3624

SERIAL NO: 09/942,983

EXAMINER: Jeffrey C. PWU

FILING DATE: August 30, 2001

FOR: METHOD AND APPARATUS FOR DETERMINING A PREPAYMENT SCORE FOR
AN INDIVIDUAL APPLICANT**RECEIVED**

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GROUP 3600**REVOCATION OF POWER OF ATTORNEY AND NEW POWER OF ATTORNEY**ASSISTANT COMMISSIONER FOR PATENTS
WASHINGTON, D.C. 20231

SIR:

The undersigned representative of Marketswitch Corporation, owner by virtue of assignment of the above-identified application, hereby revokes any and all previous Powers of Attorney and appoints Steven B. Kelber, Reg. No. 30,073; Jerold I. Schneider, Reg. No. 24,765; Wilburn L. Chesser, Reg. No. 41,668; James M. Heintz, Reg. No. 41,828; Perry E. Van Over, Reg. No. 42,197; Raymond Millien, Reg. 43,806; Lisa K. Norton, Reg. No. 44,977; Patrick R. Delaney, Reg. No. 45,338; Christopher W. Raimund, Reg. No. 47,258; and Ping Wang, Reg. No 48,328 as Assignee's attorneys with full power of substitution and revocation, to prosecute said patent application, receive any Letters Patent and to take any and all other actions with regard to this patent application and any Letters Patent issuing thereon, and request that all correspondence be sent to Supervisor, Patent Prosecution Services, PIPER RUDNICK LLP, 1200 Nineteenth Street, N.W., Washington, D.C. 20036-2412.

CERTIFICATION UNDER 37 C.F.R. 3.73(b)

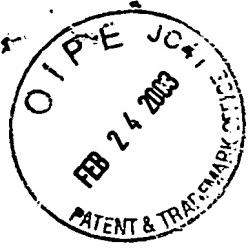
I, the undersigned, certify that I am an individual empowered to act on behalf of Marketswitch Corporation, the assignee of the entire right, title and interest of the above-identified application by virtue of an assignment from the inventor(s). I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

2.13.03

Date Signed

Barbara H. Bull
Vice President of Contracts and Administration

3624



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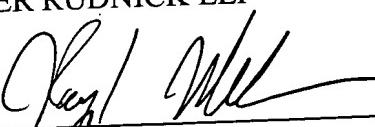
Attached hereto for filing are the following papers:

Revocation of Power of Attorney and New Power of Attorney (executed)

Our check in the amount of \$ -0- is attached covering any required fees. In the event any variance exists between the amount enclosed and the Patent Office charges for filing the above-noted documents, including any fees required under 37 C.F.R. 1.136 for any necessary extension of time to make the filing of the attached documents timely, please charge or credit the difference to Deposit Account No. 50-1442. Further, if these papers are not considered timely filed, then a request is hereby made under 37 C.F.R. 1.136 for the necessary extension of time. A duplicate copy of this sheet is enclosed.

Respectfully submitted,

PIPER RUDNICK LLP



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Registration No.: 24,765

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